This memorandum consists of 16 pages.
SECTION A

ANSWER SHEET

<table>
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<tr>
<th>QUESTION 1.1</th>
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(6)

Applying LO 12.2.1
**QUESTION 1.3**

Applying LO 12.2.6

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Remembering LO 12.2.1

**QUESTION 1.4**

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**QUESTION 1.5**

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<tr>
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<td>1.5.3 receipt</td>
<td>Remembering LO12 1.1</td>
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<td>1.5.4 high quality /quality</td>
<td>Remembering LO12 1.1</td>
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<td>1.5.5 excise duty /excise</td>
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<td>1.5.6 repo rate /repo</td>
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<td>1.5.8 Consumer Price Index/Consumer Price (CPI)</td>
<td>Remembering LO 12.1.2</td>
<td>(1)</td>
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</tbody>
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**TOTAL SECTION A:  40**
SECTION B: FOOD AND NUTRITION

QUESTION 2

2.1 2.1.1 • Eating energy-dense foods / Foods high in sugar✓ and saturated fat are consumed ✓ which provide many / a lot of / excessive amounts of kilojoules / energy / excess energy is stored as fat ✓
• All the energy is not used ✓ due to reduced physical activity / little exercise is done / lazy ✓ and weight is gained.

(4)

Understanding LO 12.2.1

2.1.2(a) BMI = kg÷m²
\[ = \frac{85\text{kg}}{85} \div (1.65\text{m})^2/1.65\text{m}^2/1.65^2✓ \text{ OR } 85 \text{ kg} / 85\div2.72✓\]
\[ = 31 / 31,2 ✓\]

(2)

Applying LO 12.2.1

2.1.2(b) • BMI exceeds 30✓
• Weight exceeds standard based on height ✓
• The person has 20% more body weight than recommended / weighs more than the recommended weight / weighs 10 kg more than normal weight ✓
• Excessive fatness / excess fat accumulates in the body / excessively overweight ✓
• The person eats much more than the body needs ✓
• It is a form of malnutrition✓

(Any 1) (1)

Remembering LO 12.2.1

2.1.3(a) Any answer from 0.1 kg (100g) – 1 kg (1000 g) per week / 1kg or less per week ✓

(1)

Remembering LO 12.2.1
2.1.3(b) • Reduce the total number of kilojoules that is consumed every day / follow a low-kilojoule diet 
• Eat less fat / Reduce fat intake / Fat content of diet should not be more than 30% / Eat low fat food products / Eat less junk food 
• Eat more vegetables and fruit / Eat at least 5 portions of fruit and vegetables every day 
• Eat less red meat / Eat more chicken and fish / white meat 
• Include more fibre / complex carbohydrates / Include more whole grains / Use whole-wheat flour and bread instead of white / Eat brown rice instead of white rice / Eat more unrefined products / Eat less refined products 
• Include more low GI foods / foods that release glucose / energy slowly 
• Limit food / drinks high in sugar 
• Limit alcohol / malt sugar / mqombothi 
• Eat at least 3 meals per day / 5-6 smaller meals 
• Eat breakfast 
• Don’t eat a large meal late at night 
• Drink 6–8 glasses of water per day 
• Use healthier cooking methods / Steaming or grilling instead of frying 

(Any 6) (6)

Remembering LO 12.2.1

2.2  2.2.1  9-13 years and / or 14-18 years

OR

9-18 years (1)

Remembering LO 12.2.1

2.2.2 • There is rapid bone growth / skeletal growth / bone formation during the teenage years 
• Calcium is necessary for the formation of strong bones and teeth / mineralization of bones / improve bone density / to help attain a dense bone mass / bones with high bone density 

(2)

Understanding LO 12.2.1

2.2.3(a) Osteoporosis (1)

Understanding LO 12.2.1

2.2.3(b) • Phosphorus 
• Vitamin D 
• Fluoride 
• Vitamin C (Any 2) (2)
Remembering LO 12.2.1

2.2.3(c) • Around the age of 30, calcium starts to decrease and is not replaced/later in life calcium is withdrawn from the bones at a faster rate than it is replaced/ rate of bone loss increases/ gradual loss of bone density/ gradual loss of bone tissue ✓
• The bones become weak/ brittle/ break easily/ thinner/ smaller/ fragile/ less dense/ porous/ gradual loss of bone density/ reduced bone mass/ reduced strength ✓
• Increased risk of fractures of the hips/ legs/ spine/ wrists ✓

Applying LO 12.2.1

2.2.4 • Women are more at risk for developing osteoporosis ✓
• Men don’t lose bone mass as quickly as women ✓
• Oestrogen helps to conserve bone mineral density/ lack of oestrogen speeds up bone loss/
• The loss of bone mass speeds up when menstruation stops/ in women at the menopause/ rapid bone loss when women reach menopause ✓
• During child-bearing years / pregnancy women can lose more calcium that impacts on this life stage ✓

Applying LO 12.2.1

2.2.5 Milk and milk products / Dairy products ✓

Remembering LO 12.2.1

2.3 2.3.1 Low Fat ✓

Understanding LO12 1.1

2.3.2 • It contains cream and full cream milk / high kJ value ✓
• which are high in fat/The fat content is more than 3 g per 100g /
Total fat content is 25,1 g / 100g or 7,5 / 30 g / high saturated fat content ✓

Applying LO 12.2.1

2.3.3 • Contact the ABC retailer/ retailer/ dealer at which the foodstuff was purchased ✓
• Call the customer care line/ manufacturer / 0800 11 77 11✓
• Report to the consumer organisation/ Advertising Standards Authority , Trade Practices Act, New Consumer Protection Act
• If not resolved approach Consumer Forum ✓
• South African National Consumer Union ✓
• National Government Consumer Affairs Office ✓
• The local inspector of health ✓
• The Department of Health ✓

Remembering LO 12.1.1
2.3.4 • This product is not suitable / unsuitable 

Motivation
• The total fat content is very high / 25,1 g per 100 g or 7,5 g per 30 g which contributes to high blood cholesterol levels ✓
• The saturated fat content is very high / 17,5 g per 100 g or 5,3 g per 30 g and will contribute to high blood cholesterol levels ✓
• The mono- and polyunsaturated fat content is relatively low/ 6,2 g per 100 g or 1,9 per 30 g mono-unsaturated fat / 1,0 g per 100 g or 0,3 per 30 g polyunsaturated fat ✓ which is not good as these fats help to lower cholesterol levels ✓
• Contains trans fat ✓ that increases the risk for coronary heart disease ✓
• The sodium / salt content is relatively high / 435 mg per 100 g or 131 mg per 30 g ✓ which contributes to high blood pressure ✓
• The fibre content is very low / 0,6 g per 100 g or 0,2 g per 30 g ✓ which is not good as soluble fibre helps to lower blood cholesterol levels ✓ (Any 4 x 2)

Evaluating LO 12.2.1

TOTAL SECTION B: 40
SECTION C: CLOTHING

QUESTION 3

3.1 3.1.1 Fashion trends
- It is the general direction ✓ that fashion silhouettes take / change in fashion styles ✓ what is popular at a given time ✓
- Subtle changes in fashion styles (e.g. lengthening or shortening of hemlines) ✓
- Any relevant example that explains the term ✓ (Any 2) (2)

3.1.2. Fashion fads
- An exaggerated fashion ✓ worn at a given time / usually quickly accepted by a small group and disappears just as quickly ✓ / often present themselves in the form of accessories ✓
- Fashions that suddenly become popular ✓ and disappear just as suddenly / usually last one season / short lived / doesn’t last very long ✓ / often present in the form of accessories ✓
- Any relevant example that explains the term ✓ (Any 2) (2)

3.1.3 Fashion
- Current/contemporary style of clothing ✓ that is worn by the majority of people at a given time ✓
- Continuing process of change in dress styles ✓ which are accepted and followed by large groups / majority of people at a given time ✓
- Style of clothing that usually lasts between one and three years
- Any relevant example that explains the term ✓ (Any 2) (2)

3.1.4 Style
- The lines ✓ that make one form different ✓ from each other
- Is a distinctive / unique form ✓ of dress with recognisable qualities which distinguish it ✓
- Is a particular look or appearance ✓
- Any relevant example that explains the term. (A-line skirt / pencil skirt / mandarin collar) ✓ (Any 2) (2)

Remembering LO12.2.4

3.2.1
- To ensure that only ✓ the manufacturers can use ✓ the name / shows the uniqueness of the company ✓
- It is a marketing tool ✓ to increase the sale of a specific product ✓ by the registered company (2)
Applying LO 12.2.4

3.2.2 • They feel part of the group that/ who wears the brand label/ other clothes do not reflect being trendy
• They follow the latest trends/ brand label clothes are regarded as fashionable ✓
• Feel part of an exclusive group/ feel important/ they feel popular/ they make them wear enviable clothes/ accepted/ physical appeal /show conformity with peers/ group ✓
• Rebellion towards socially accepted norms/ shows individuality ✓
• Wearing brand labels improves self-esteem / confidence ✓
• Brand labels show that they can afford/ display economic status/ wear expensive clothes/ buy from up market shops ✓
• They portray good taste/ knows good quality ✓
• Creates a feeling of success ✓

(Any 5)

Applying LO 12.2.3

3.3 Most consumers /almost everyone ✓/choose the style /uses or wears it /wants the clothes /trend ✓

(2)

Understanding LO 12.2.4

3.4 3.4.1 Answers must indicate ANY four different mix-and-match combinations with a white blouse / shirt.
For example:
• Pants/trousers, tie/scarf, shirt/blouse, waist coat buttoned ✓
• Pants/trousers, tie/scarf, shirt/blouse ✓
• Pants/trousers, tie/scarf, blouse/shirt, jacket buttoned ✓
• Pants/trousers, tie/scarf, shirt/blouse, waist coat unbuttoned ✓
• Pants/trousers, tie/scarf, blouse/shirt, jacket unbuttoned ✓

(Any 4)

Applying LO 12.2.3

3.4.2 • Different styles of navy pants/trousers ✓
• Different styles of white shirts/blouses ✓
• Different styles of black shoes ✓
• Different colour ties / scarves ✓
• Choice of accessories/jewelry ✓ within limits
• Different hair styles ✓
• Different nails / make-up ✓
• Choice of mix n match of the clothing items ✓ to portray their individuality ✓
• Tying tie/scarf in a specific way ✓ to show their individuality
• Wearing a jacket/waist coat buttoned up or open ✓ to give variety to their image

(Any 4)

Understanding LO 12.2.3
3.5 3.5.1(a) Heavy siege/ military coats (worn by British and French soldiers during World War I) ✓ (1)

3.5.1(b) Lady
- Buttoned up ✓
- Use the buckle instead of tying a knot ✓
- Hands not in the pockets ✓
- Remove scarf ✓
- Iron / dry-clean the coat ✓

Gentleman
- Buttoned up ✓
- Collar down ✓
- Wearing shirt and tie underneath ✓
- Hands not in the pockets ✓

(Any 2)

Understanding LO12.2.4

3.5.2 (It has since become a) timeless fashion item ✓. (1)
Remembering LO 12.2.4

3.5.3
- Simple / tailored lines ✓
- Suitable for most figure types / smooth fit doesn't reveal contours of the body ✓
- Suitable for different ages ✓
- Simple design ✓
- Classic collar ✓
- Double breasted design / two rows of buttons ✓
- Good quality ✓
- Neutral / simple / plain colours / not patterned / printed ✓

Any (4) (4)

Understanding LO12.2.4

3.5.4 (Thomas) Burberry ✓ (1)
Remembering LO12.2.4

3.5.5
- Fashion designers use celebrities to introduce new fashions ✓
- Celebrities introduce new fashions by wearing Haute Couture / high fashion clothing ✓
- Celebrities are seen as role models / People idolize celebrities / want to be as successful ✓
- Through media coverage fashions worn by celebrities become more popular ✓
- Celebrities stimulate fashion change as people want to emulate / copy / follow celebrities ✓
- The products become widely available ✓
- Styles become simpler ✓
- Clothes / styles become more affordable ✓

(Any 6) (6)

Analysing LO12.2.4

TOTAL SECTION C: 40
SECTION D: HOUSING AND SOFT FURNISHINGS

QUESTION 4

4.1 4.1.1 Conveyance fees
- Money available to the conveyance attorney/attorney/conveyancer ✓
- When property is transferred from the seller to the buyer/For overseeing the transfer process of the property ✓ (2)

Remembering LO 12.2.5

4.1.2 Title deed
- The document that reflects the ownership details ✓
- and details of the property. ✓ (2)

Remembering LO 12.2.5

4.1.3 Deeds Office fee
- Money payable to the Deeds Office ✓
- To register the property to the buyer’s name ✓ (2)

Remembering LO 12.2.5

4.2
- Proof of employment or pension ✓
- Proof of security/collateral security ✓
- Repayment instalment should not be more than 25-30% of the (joint) monthly income/Proof that you can afford to pay back the monthly instalment ✓
- You must be credit worthy/Good credit record/Bank will do a credit check at a credit bureau ✓
- Valuation of property must ensure that the bank will get its money back should you not pay/Assessor must determine that the property is worth the amount of the bond ✓
- Building plan ✓
- Proof of identity/ID document/must be a South African citizen ✓ (Any 4)

Remembering LO 12.2.5

4.3 4.3.1(a)
- Initially it will be cheaper to rent than to buy ✓ which will be beneficial to them as they still have to pay back study loans ✓
- The rent will be fixed for a period ✓ which will help them to stay within their budget ✓
- They will save on maintenance costs/They are not responsible for maintenance ✓ as they will have to budget very carefully ✓
- Greater mobility when renting/easier to move ✓ as John may be transferred to another town within a year ✓

Any relevant reason from the scenario, but each reason can only be accredited/marked once. (Any 3 x 2) (6)
4.3.1(b)  
- It is a financial investment ✓ the value increases over time ✓
- Legal owner of the property ✓ leave it to their children ✓
- It gives a sense of security ✓ they can use it as security for a loan ✓
- Melissa can make changes ✓ to it without need of approval from anyone ✓
- They can sell it at any time ✓, there is no binding contract ✓
- John works for a bank and is entitled to a lower interest rate when he buys a house ✓ which will help them to meet their financial responsibilities

Any relevant reason from the scenario, but each reason can only be accredited/ marked once. (Any 3 x 2) (6)

Understanding/Applying LO 12.2.5

4.3.2  
- Renting ✓ Reasons:
  - She has a temporary job ✓
  - He may be transferred ✓
  - They are still paying back their study loans ✓
  - Because of their current situation they shouldn't be making long term commitments ✓
  - Renting is cheaper than buying / they could save money for future needs ✓
  - Save money as they don't have to maintain the property or pay rates and taxes ✓ (Any 1) (1)

Applying LO 12.2.5

4.4  
- Safe method of buying goods ✓
- Convenient as you don’t have to carry cash around ✓
- Consumers can buy more expensive goods which they could not otherwise afford / Consumers can buy essential goods which they could not otherwise obtain / Improves their cash flow per month ✓
- Debts can be spread over a period of time ✓
- They can use the appliance while paying back the instalments / Can use the appliance immediately ✓
- Helps build their credit reputation ✓
- It is easier to complain or exchange the appliance while still paying for it ✓ (Any 3) (3)

Remembering LO 12.2.6

4.5  
4.5.1  
- Yes ✓
  - The Consumer Protection Act ✓ (2)

Applying LO 12.1.1

4.5.2  
He should have phoned the consumer to get the go-ahead/approval. ✓ (1)
4.5.3

- Radio reaches many people/Many people listen to the radio ✓
- Radio is accessible to many people /Almost all people have cellphones/ phones to phone in ✓
- When complaints are investigated by the radio they usually get resolved quickly as companies fear bad publicity ✓
- Radio is one of the cheapest ways to spread the message ✓
- Message conveyed on the radio is reliable ✓

(Any 2) (2)

Applying LO 12.1.1

4.6

4.6.1 Electricity

- Solar panels on the roof: ✓ Generate electricity from the energy from the sun /less electricity from Eskom will be used ✓
- Insulation on the ceiling: ✓ Keeps home cooler in summer and warmer in winter/ less need to use electricity to heat home in winter and cool home in summer ✓
- Large windows: ✓ Let in more light /sun light/more natural light so that it is not necessary to switch on lights during the day/house warms up during the day in winter ✓
- Carpeted floors: ✓ Warmer than tiles or cement - saves the use of heaters/electricity in winter ✓

(Any 2 x 2) (4)

4.6.2

- Grey water system: ✓ Bath and washing water will be used to water the garden / less need for municipal water to water the garden ✓
- Rain water tank: ✓ Rain water will be captured to water the garden /less need for municipal water to water the garden ✓

(2 x 2) (4)

Creating LO 12.3.4

TOTAL SECTION D: 40
SECTION E: THEORY OF PRODUCTION AND ENTREPRENEURSHIP

QUESTION 5

5.1  5.1.1 Ruth is/has:
   • Confident ✓
   • optimistic / positive ✓
   • Creative/ innovative / took initiative ✓
   • Hardworking ✓
   • Experienced ✓
   • A sense of responsibility ✓
   • Good organizing skills ✓
   • Fosters good human relations/ well liked by colleagues and management ✓
   • Technical competence / skills. ✓
   • She is versatile ✓
   • She is a calculated risk taker ✓
   • Perseverance ✓
   (Any 5) (5)

Applying LO 12.4.2

5.1.2(a) • Factory workers / all the people working at the factory ✓
   • Management team at the factory ✓
   • Visitors to the factory ✓
   • Families of factory workers (if they take food home) ✓
   (Any 2) (2)

5.1.2(b) • Staff at the clinic ✓
   • Patients at the clinic ✓
   • Visitors at the clinic ✓
   • People living in the area / vicinity ✓
   (Any 2) (2)

Understanding LO 12.4.2

5.2 • To protect both parties/ employer and employees to be aware ✓ of
   • their rights and responsibilities ✓ / basic conditions of employment / job
   description / company rules ✓
   (Any 2) (2)

Remembering LO 12.4.2
5.3  5.3.1  
- A pregnant female worker/ female worker who is going to have a baby / female worker who has just had a baby✓
- qualifies for 4 consecutive months✓ of
- unpaid leave/ employer not obliged to pay her during this time✓
- The leave can start 4 weeks before the expected birth / when advised by the doctor. ✓
- No employee may work for the first 6 weeks after giving birth / having a miscarriage / or a stillborn child. ✓
- An employee nursing her child is not allowed to perform work that is dangerous to her or the child. ✓

(Any 3)

5.3.2
- After 4 months of service ✓
- and working more than 4 days per week ✓
- the employee qualifies for 3 days ✓
- of paid leave per annum/ year✓
- If there are less than ten employees family responsibility leave may be deducted form annual leave days ✓

Reasons for requesting family responsibility leave include:
- Death of a spouse, life partner, parent, adoptive parent, grandparent ✓
- The birth of a child, a sick child, adopted child / grandchild ✓
- Proof of the event will be required ✓

(Any 4)

Remembering LO 12.4.2

5.4
- For evidence or proof of income and expenditure for auditing/shows how money or income is spent/Shows financial position at a glance ✓
- Records are needed for filling in tax forms✓
- Helps to make sensible decisions ✓
- Helps to set goals and obtain the funds to attain the goals / future planning✓
- It helps to ensure that you can pay your monthly expenses/prevent the business from being blacklisted ✓
- A tool to monitor/ and evaluate / the sustainability of the business / monitor financial performance on an ongoing basis/Helps to identify income or expense problems before it is too late / making sure that enough profit is made /setting aside money for future use if the business has a good turnover✓

(Any 4)

Understanding LO 12.4.1
5.5  **NB:** *Formula is given. NO marks should be awarded for the formula.*

**Production Cost = Cost of materials + Overheads**

\[
\text{Production Cost} = R18,00 + (40/100 \times R18,00) / R18,00 + 40% \\
= R18,00 + R7,20 \\
= R25,20 \\
= R25,20 \times 20 \\
= R504,00
\]

**OR**

\[
R18,00 \times 20 \text{ units} = R360,00
\]

**Production Cost = Cost of materials + Overheads**

\[
= R360,00 + (40/100 \times R360,00+1) / R360,00 + 40% \\
= R360,00 + R144,00 \\
= R504.00
\]

(6)

**Applying LO12 4.3**

5.6  

5.6.1(a)  **Food sales: October ✓** (1)

5.6.1(b)  **Soft Furnishing sales: December ✓** (1)

**Understanding LO12.4.3**

5.6.2(a)  

- Food sales at the factory decreased in December ✓ because factory closed during the Christmas period and less clientele ✓
- Food sales at the factory increased in January ✓ because factory workers are back at work ✓
- Any relevant answers ✓ with a reason ✓ Any 2 (2 x 2) (4)

5.6.2(b)  

- Soft furnishing sales at the flea market increased during December ✓ because it is holiday time and more people are buying Christmas gifts ✓ more people visit the flea markets ✓
- Soft furnishing sales at the Flea market decreased during January ✓ because people have less money to spend on soft furnishing at the flea markets ✓
- People get bonuses at the end of the year / Christmas ✓ and therefore have more money to spend ✓
- Any relevant answer ✓ with a reason ✓ Any 2 (2 x 2) (4)

**Analysing LO 12.4.3**

5.6.3  

- Ruth can sell food items at the flea market/another point of sale ✓ where there will be more people doing shopping ✓
- She must sell Christmas-related products / cold products for summer ✓
- She must offer specials / discounts / combo’s ✓ Any (2)

**Analysing LO 12.4.3**

TOTAL SECTION E: 40
GRAND TOTAL: 200

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